

Fill in this information to identify the case:

Debtor 1 JULIE V. FOLINO
Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number 15-13643-ELF

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PHH Mortgage Corporation

Court claim no. (if known): 5

Last four digits of any number you 0560
use to identify the debtor's account:

Date of payment change: 12/01/2020
Must be at least 21 days after date of
this notice

New total payment: \$1,125.66
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 299.61 **New escrow payment:** \$ 315.07

"The 'current escrow payment' in the attached Escrow Statement will not match the previously filed NOPC or POC as this escrow payment is based off the contractual due date. The current escrow payment included in this Notice of Payment Change is based off the previously filed court record. This will not have any impact on the borrower."

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% **New interest rate:** _____%

Current principal and interest payment: \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor1 JULIE V. FOLINO Case number (if known) 15-13643-ELF
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Andrew Spivack
Signature

Date 10/27/2020

Print: Andrew Spivack (84439)
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 610 Old York Road, Suite 400
Number Street

Jenkintown, PA 19046

City State ZIP Code

Contact phone 844-856-6646 x3017

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Philadelphia Division

| | |
|-------------------------------------|-------------------------------------|
| IN RE: JULIE V. FOLINO | Case No. 15-13643-ELF Chapter 13 |
| PHH Mortgage Corporation, Movant | |
| vs. | |
| JULIE V. FOLINO, Debtor, | 11 U.S.C. §362 |
| William C. Miller Respondent | |

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on October 27, 2020 to the following:

JULIE V. FOLINO
1031 TREE STREET
PHILADELPHIA, PA 19148

BRAD J. SADEK
1315 WALNUT ST STE 502
PHILADELPHIA, PA 19107

WILLIAM C. MILLER, BANKRUPTCY TRUSTEE
CHAPTER 13 TRUSTEE
PO BOX 1229
PHILADELPHIA, PA 19105

U.S. TRUSTEE
UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE
200 CHESTNUT STREET; SUITE 502
PHILADELPHIA, PA 19106

/s/ Andrew Spivack
Andrew Spivack
(Bar No. 84439)
Attorney for Creditor
BROCK & SCOTT, PLLC
610 Old York Road, Suite 400
Jenkintown, PA 19046
Telephone: 844-856-6646 x3017
Facsimile: 704-369-0760
E-Mail: PABKR@brockandscott.com

EXHIBIT A

Your annual escrow statement

September 22, 2020

JULIE FOLINO

1031 TREE ST

PHILADELPHIA, PA 19148-3012

Loan num

Questions?

Visit us at

www.MortgageQuestions.com

Call toll free 1-877-744-2506

Fax 1-856-917-8300

Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on May 22, 2015 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have more money than is needed, there is a surplus of **\$2,467.95**; however, this surplus is being retained due to the status of your mortgage. Once your loan returns to a current status, please contact our Customer Service Department at the above referenced number to determine if the surplus is still valid.

What is a surplus?

A surplus is the difference between the **anticipated** escrow balance, which is greater than the **required** escrow balance at the beginning of the analysis cycle. A surplus typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

| | |
|--|-------------------|
| Anticipated escrow account balance (as of November 30, 2020): | \$3,998.76 |
| Required escrow account balance (as of November 30, 2020): | \$1,530.81 |
| Difference resulting in an escrow account surplus: | \$2,467.95 |

See reverse ➡

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Borrower Name: JULIE FOLINO

Loan Numb

This space is intentionally left blank.

| | | |
|--|-----------------|-------------|
| Effective December 2020, your new monthly mortgage payment will be: \$1,125.66 | | |
| | Current Payment | New Payment |
| Principal & Interest | \$810.59 | \$810.59 |
| Escrow Deposit | \$335.09 | \$315.07 |
| Total Payment | \$1,145.68 | \$1,125.66 |
| If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider. | | |

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$315.07, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the December 2020 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

| | | |
|-------------|------------------------|--------------------------|
| Description | Current Annual Payment | Projected Annual Payment |
| Taxes | \$1,725.32 | \$1,845.88 |
| Insurance | \$1,870.00 | \$1,935.00 |
| TOTAL | \$3,595.32 | \$3,780.88 |

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$630.14 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$3,098.09 will be reached in February 2021. When subtracted from your minimum required balance of \$630.14, an Escrow Surplus results in the amount of \$2,467.95. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-877-744-2506**.

| Escrow account projections for the coming year | | | | | |
|--|-----------------|--|--|---|--------------------------------------|
| Date | Description | Anticipated amounts paid into your escrow account (\$) | Anticipated amounts paid out of your escrow account (\$) | Anticipated escrow account balance (\$) | Required escrow account balance (\$) |
| | Opening balance | | | 3,998.76 | 1,530.81 |
| Dec 2020 | | 315.07 | | 4,313.83 | 1,845.88 |
| Jan 2021 | | 315.07 | | 4,628.90 | 2,160.95 |

Continued on next page

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip code

Home telephone
()

Business telephone
()

Extension

E-mail address

Your annual escrow statement (continued)

September 22, 2020

JULIE FOLINO
1031 TREE ST
PHILADELPHIA, PA 19148-3012

Loan number

Questions?

Visit us at
www.MortgageQuestions.com

Call toll free 1-877-744-2506

Fax 1-856-917-8300

Escrow account projections for the coming year (continued)

| Date | Description | Anticipated amounts paid into your escrow account (\$) | Anticipated amounts paid out of your escrow account (\$) | Anticipated escrow account balance (\$) | Required escrow account balance (\$) |
|----------|-------------|--|--|--|---|
| Feb 2021 | CITY TAX | 315.07 | 1,845.88 | 3,098.09 | 630.14 LP |
| Mar 2021 | | 315.07 | | 3,413.16 | 945.21 |
| Apr 2021 | | 315.07 | | 3,728.23 | 1,260.28 |
| May 2021 | | 315.07 | | 4,043.30 | 1,575.35 |
| Jun 2021 | | 315.07 | | 4,358.37 | 1,890.42 |
| Jul 2021 | | 315.07 | | 4,673.44 | 2,205.49 |
| Aug 2021 | | 315.07 | | 4,988.51 | 2,520.56 |
| Sep 2021 | | 315.07 | | 5,303.58 | 2,835.63 |
| Oct 2021 | | 315.07 | | 5,618.65 | 3,150.70 |
| Nov 2021 | HAZARD INS. | 315.07 | 1,935.00 | 3,998.72 | 1,530.77 |
| Total | | \$3,780.84 | \$3,780.88 | | |

LP - indicates your required escrow lowest balance

Prior year account History

| Date | Description | Amounts paid into your escrow account | | Amounts paid out of your escrow account | | Escrow account balance | |
|----------|-----------------|--|-------------|--|-------------|---------------------------|-------------|
| | | Anticipated (\$) | Actual (\$) | Anticipated (\$) | Actual (\$) | Anticipated (\$) | Actual (\$) |
| | Opening balance | | | | | 1,425.71 | -4,218.27 |
| Dec 2019 | | 299.61 | 337.83 * | | | 1,725.32 | -3,880.44 |
| Jan 2020 | CITY TAX | 299.61 | 572.57 * | | 1,845.88* | 2,024.93 | -5,153.75 |
| Feb 2020 | CITY TAX | 299.61 | * | 1,725.32 | * | 599.22 | -5,153.75 |
| Mar 2020 | | 299.61 | 1,269.40 * | | | 898.83 | -3,884.35 |
| Apr 2020 | | 299.61 | 703.66 * | | | 1,198.44 | -3,180.69 |
| May 2020 | | 299.61 | 898.83 * | | | 1,498.05 | -2,281.86 |
| Jun 2020 | | 299.61 | 299.61 | | | 1,797.66 | -1,982.25 |
| Jul 2020 | | 299.61 | 299.61 | | | 2,097.27 | -1,682.64 |
| Aug 2020 | | 299.61 | * | | | 2,396.88 | -1,682.64 |
| Sep 2020 | | 299.61 | 7,017.18 E | | E | 2,696.49 | 5,334.54 |
| Oct 2020 | | 299.61 | 299.61 E | | E | 2,996.10 | 5,634.15 |
| Nov 2020 | HAZARD INS. | 299.61 | 299.61 E | 1,870.00 | 1,935.00E | 1,425.71 | 3,998.76 |
| Total | | 3,595.32 | 11,997.91 | 3,595.32 | 3,780.88 | | |